

## Don't Balance Medicare Reform on the Backs of Older Women

While the Medicare Reform proposal currently in conference is bad for all older Americans, it is disproportionately harmful to older women. Midlife and older women have yet to reach economic equality with their male counterparts and they tend to live longer and have more chronic health conditions than men, leaving them more dependent on Medicare in their later years.

- Women are 57% of the Medicare population.
- By the time women reach age 85 they represent 70% of Medicare beneficiaries.
- Women are more than twice as likely as men to face poverty in retirement.
- Women account for more than 70% of the elderly poor.
- Three-fourths of nursing home residents are women and at least half of them are on Medicaid and Medicare.

### How will this Medicare Reform proposal hurt women?

- Women account for the majority of people who are on both Medicare and Medicaid. **This proposal is harmful to the poorest and sickest women because their out of pocket costs would increase under above what Medicaid currently allows and copayments would dramatically increase further in future years. This proposal would also prohibit Medicaid from continuing to provide the poorest and sickest women with drugs that certain Medicare drug plans may not cover.**
- Older and sicker beneficiaries, often women, have not joined HMO's and tend to rely on the traditional Medicare program. **This proposal is harmful to older and sicker women because its "premium support" provisions would undermine the traditional Medicare program and cause costs in that program to rise.**
- Nearly eight in ten women on Medicare use prescription drugs regularly. **This proposal is harmful to women because it would preclude the government from negotiating price controls on drugs, leading to higher drug costs for both seniors and the American treasury.**
- Elderly women are two times more likely to experience depression than men. Drugs that work for this condition are very particular to the individual. **This proposal is harmful to the poorest and sickest women because it denies them the ability to have Medicaid cover every specific drug they may need for their illness. Women on Medicare would be hurt, for example, by the overall limit of access to only one type of drug for depression in each plan.**
- Women in nursing homes who are on Medicaid as well as Medicare are allowed to keep only \$30 a month income for incidentals and Medicaid is prohibited from charging nursing home residents copayments. **This proposal, if not fixed, is harmful to the poorest and sickest women in nursing homes because it would require new copayments for their drugs, which will increase dramatically over time. Given their limited funds, these women may have to go without needed drugs if they cannot afford the copayments.**
- **This proposal is harmful to sicker women in the workforce because the proposal includes Health Savings Accounts (HSA's) for people under age 65. These HSA's would cause employer-based coverage to be compromised because healthy people would leave employer group plans to join HSA's and thereby cause the sicker women in employer plans to experience rising premiums.**